

CLAIMS

What is claimed is:

1. An apparatus comprising:
 - a camera;
 - a near-field communication (NFC) reader;
 - a memory to store instructions; and
 - a processor operable to execute the instructions that, when executed, cause the processor to:
 - receive a cryptogram from a contactless card via the NFC reader;
 - decrypt the cryptogram;
 - authenticate, based on the decryption, a request to display card information of the contactless card; and
 - display, via an augmented reality (AR) interface based on the authentication, the card information of the contactless card on the contactless card in AR when the contactless card is detected by the camera.
2. The apparatus of claim 1, wherein the card information includes at least a card number, a primary account number, a card verification value, and an expiration date, wherein one or more portions of the card information is obfuscated by one or more characters or symbols.
3. The apparatus of claim 2, the processor operable to execute the instructions that, when executed, cause the processor to:
 - receive a selection of the one or more obfuscated portions of the card information;
 - receive verification information, the verification information comprising a password or a personal identification number;
 - determine that the verification information is valid;
 - reveal, based on the determination that the verification information is valid, the selected one or more obfuscated portions of the card information; and
 - display, via the AR interface, the revealed portions in AR.

4. The apparatus of claim 3, the processor operable to execute the instructions that, when executed, cause the processor to:

display one or more callouts adjacent to the card information, the one or more callouts comprising information indicating that an AR element associated with the card information is selectable to perform an action, wherein the AR element is the card information superimposed on the contactless card, and wherein the action comprises copying the selected information to a clipboard.

5. The apparatus of claim 1, the processor operable to execute the instructions that, when executed, cause the processor to, prior to authenticating the request:

determine that a first customer identifier yielded by decrypting the cryptogram matches a second customer identifier stored in the memory, wherein the request is further authenticated based on the determination that the first and second customer identifiers match.

6. The apparatus of claim 5, wherein the cryptogram is based on a diversified key, wherein the diversified key is based on a master key and a counter value.

7. The apparatus of claim 1, the processor operable to execute the instructions that, when executed, cause the processor to, prior to receiving the cryptogram:

download and install an application comprising the AR interface based on a tap of the contactless card to the apparatus.

8. A method, comprising:

decrypting, by a processor of a device, a cryptogram received from a contactless card via an NFC reader of the device;

authenticating, by the processor based on the decryption, a request to display card information of the contactless card; and

displaying, by the processor via an augmented reality (AR) interface based on the authentication, the card information of the contactless card on the contactless card in AR when the contactless card is detected by a camera of the device.

9. The method of claim 8, wherein the card information includes at least a card number, a primary account number, a card verification value, and an expiration date, wherein one or more portions of the card information is obfuscated by one or more characters or symbols.

10. The method of claim 9, further comprising:

- receiving, by the processor, a selection of the one or more obfuscated portions of the card information;

- receiving, by the processor, verification information, the verification information comprising a password or a personal identification number;

- determining, by the processor, that the verification information is valid; and

- revealing, by the processor based on the determination that the verification information is valid, the selected one or more obfuscated portions of the card information; and

- displaying, by the processor via the AR interface, the revealed portions in AR.

11. The method of claim 10, further comprising:

- displaying, by the processor, one or more callouts adjacent to the card information, the one or more callouts comprising information indicating that an AR element associated with the card information is selectable to perform an action,

- wherein the AR element is the card information superimposed on the card, and

- wherein the action comprises copying the selected information to a digital clipboard.

12. The method of claim 8, further comprising prior to authenticating the request:

- determining, by the processor, that a first customer identifier yielded by decrypting the cryptogram matches a second customer identifier stored in the device, wherein the request is further authenticated based on the determination that the first and second customer identifiers match.

13. The method of claim 8, further comprising, prior to receiving the cryptogram:

- downloading and installing, by the processor, an application comprising the AR interface based on a tap of the contactless card to the device.

14. A non-transitory computer-readable storage medium storing computer-readable program code executable by a processor to cause the processor to:

- receive a cryptogram from a contactless card via a near-field communication (NFC) reader;
- decrypt the cryptogram;
- authenticate, based on the decryption, a request to display card information of the contactless card; and
- display, via an augmented reality (AR) interface executing on the processor based on the authentication, the card information of the contactless card on the contactless card in AR when the contactless card is detected by a camera.

15. The medium of claim 14, wherein the card information includes at least a card number, a primary account number, a card verification value, and an expiration date, wherein one or more portions of the card information is obfuscated by one or more characters or symbols.

16. The medium of claim 15, storing computer-readable program code executable by the processor to cause the processor to:

- receive a selection of the one or more obfuscated portions of the card information;
- receive verification information, the verification information comprising a password or a personal identification number;
- determine that the verification information is valid;
- reveal, based on the determination that the verification information is valid, the selected one or more obfuscated portions of the card information; and
- display, via the AR interface, the revealed portions in AR.

17. The medium of claim 16, storing computer-readable program code executable by the processor to cause the processor to:

- display one or more callouts adjacent to the card information, the one or more callouts comprising information indicating that an AR element associated with the card information is selectable to perform an action, wherein the AR element is the card information superimposed on

the contactless card, and wherein the action comprises copying the selected information to a clipboard.

18. The medium of claim 14, storing computer-readable program code executable by the processor to cause the processor to, prior to authenticating the request:

determine that a first customer identifier yielded by decrypting the cryptogram matches a second customer identifier, wherein the request is further authenticated based on the determination that the first and second customer identifiers match.

19. The medium of claim 18, wherein the cryptogram is based on a diversified key, wherein the diversified key is based on a master key and a counter value.

20. The medium of claim 14, storing computer-readable program code executable by the processor to cause the processor to, prior to receiving the cryptogram:

download and install an application comprising the AR interface based on a tap of the contactless card to a device comprising the processor.